Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Vo	luntary	Petition
V O	iuiilai y	rennon

								-				
Name of Debtor	Name of Debtor (if individual, enter Last, First, Middle):					Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)					
	N	<i>l</i> ledina	, Jos	9			Medina, Rosa, Maria					
All Other Names and trade names		e Debtor in the	e last 8 years	(include mai	ried, maider	n All Oth maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of (if more than one,	Soc. Sec. o , state all) *	or Individual-Ta	axpayer I.D.)704	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-1440					
Street Address of Debtor (No. & Street, City, and State):					Street	Address of Join	nt Debtor (No.	& Street, City	, and State):			
4043 West Wainwright					_ 404	3 West \	N ainwri	ght				
Oak Lawn IL 60453							Lawn I		J	60453		
County of Residence or of the Principal Place of Business:						County	of Residence	or of the Prince	cipal Place of E	Business:		
		CO	OK						соок			
Mailing Address of Debtor (if different from street address)					Mailing	Address of Jo	int Debtor (if o	different from s	street address):			
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from stre	eet address	above):						
Type of Debte (Ch	or (Form of ('	Nature of Bu (Check one b			•	otcy Code Un	der Which th	e Petition is Filed (Check one box)		
		loint Debtors)		Care Busine			☐ Chapter 7 ☐ Chapter 15 Petition for Recognition					
	it D on page 2 ion (include:	s LLC & LLP)	define	e Asset Real ed in 11 U.S.0		☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11						
□ Partnersh	,	,	Railroad Chapter 12 Chapter 12						•	15 Petition for Recognition		
_	•	ot one of the	I	nodity Broker		□ Cr	☐ Chapter 13 of a Foreign Nonmain Proceeding					
above en	ntities, check	k this box	☐ Cleari	_			Nature of Debts (Check one Box)					
and state	type of ent	ity below.)	Other		Fastitus		■ Debts are primarily consumer Debts are primarily business debts, defined in 11 U.S.C. debts.					
			(C	Fax-Exempt heck box, if ap	olicable.)	§ ^	101(8) as "incu	rred by an		-		
				r is a tax-exe ization under	•		lividual primari rsonal, family,	•				
				d States Code nue Code).	e (the Interna	al pu	rpose."					
		Filing Fee (C	heck one box)			Check	one box	Cha	apter 11 Debto	ors		
Filing Fee atta	ached					-	☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to b	be paid in in	ıstallments (ap	oplicable in ir	ndividuals onl	y). Must atta	och						
signed application				, ,		□ D	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
	•			. ,		I— <u>""</u>	insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wa attach signed							A plan is being filed with this petition					
							cceptances of the creditors, in a			etition from one of more classes 1126(b).		
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured credito ☐ Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.						s paid, there w	rill be no		This space is for court use only			
Estimated Number	r of Creditors	S				_	_	_	_			
1-	5 0-	100-	200-	1,000-	5 ,001-	10,001	□ 25,001	5 0,001	Over			
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabiliti	es 🔲											
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 40 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Medina, Jose Rosa Maria Medina All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ David M. Lulkin David M. Lulkin Dated: 07/23/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of Landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Medina, Jose Rosa Maria Medina

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Jose Medina

Jose Medina

Dated: 07/08/2009

/s/ Rosa Maria Medina

Rosa Maria Medina

Dated: 07/08/2009

Signature of Attorney

/s/ David M. Lulkin

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/23/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/08/2009 /s/ Jose Medina Sign

Sign & Date Here

Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/08/2009 /s/ Rosa Maria Medina

Rosa Maria Medina

Here

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

PFG Record # 381752

Active military duty in a military combat zone.

does not apply in this district.

Document Page 6 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attachad		AMOUNTS SCHEDULED				
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$270,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$11,075	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$269,078	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$2,690	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$9,975	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,873		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,871		
TOTALS	\$ 281,075 TOTAL ASSETS	\$ 281,743 TOTAL LIABILITIES					

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 7 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 2,690.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 2,690
State the following:	
Average Income (from Schedule I, Line 16)	\$ 3,873.11
Average Expenses (from Schedule J, Line 18)	\$ 3,871.00

State the following:

Current Monthly Income (from Form 22A Line 12; or,

Form 22B Line 11; or, Form 22C Line 20)

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 269,078.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 2,690.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 9,975.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 279,053.00

\$ 4,271.54

Document Page 8 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Medina and Rosa Maria Medina, Debtors

In re

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
4043 West Wainwright Oak Lawn, IL 60453	Fee Simple	J	\$ 270,000	\$ 269,078

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$270,000.00

PFG Record # 381752 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Bank of America checking account	W	\$	200
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, refrigerator, microwave, pots/pans, dishes/flatware Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, microwave, pots/pans, dishes/flatware	W	\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.					
		Books, Compact Discs, Tapes/Records, Family Pictures	Н	\$	75
06 Wearing Apparel		Books, Compact Discs, Tapes/Records, Family Pictures	W	\$	75
06. Wearing Apparel		Necessary wearing apparel. Necessary wearing apparel.	H W	\$ \$	100 100

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY	SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property		Debtor's Property Deduc	rent Value of or's Interest in erty, Without ducting Any ared Claim or				
07. Furs and jewelry.									
		Watch, jewelry, wedding ring	н	\$	50				
		Earrings, watch, costume jewelry, wedding ring	w	\$	75				
08. Firearms and sports, photographic, and other hobby equipment.	X								
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	w	\$	0				
10. Annuities. Itemize and name each issuer.	X		- 11						
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars									
		Pension w/ Employer - 100% Exempt.	W	\$	2,000				
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
		Hilling will will will will will will will wil	France GE) (42/07)	Dogo 2 of 2				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	NONE	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles.	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.		2002 Toyota Rav4	Н	\$ 6,400			
26. Boats, motors and accessories.	Х						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$11,075			

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption		
00. Real Property 4043 West Wainwright Oak Lawn, IL 60453	735 ILCS 5/12-901	\$ 15,000	\$ 270,000		
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. Bank of America checking account	735 ILCS 5/12-1001(b)	\$ 200	\$ 200		
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, microwave, pots/pans,	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000		
dishes/flatware Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$ 75		
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$ 75		
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100		
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100		
07. Furs and jewelry. Watch, jewelry, wedding ring	735 ILCS 5/12-1001(b)	\$ 50	\$ 50		

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)							
Description of Property	Specify Law Providing Each Exemption	Value of	Current Value of Property without Deducting Exemption				
Earrings, watch, costume jewelry, wedding ring	735 ILCS 5/12-1001(b)	\$ 75	\$ 75				

	<u> </u>	Exemption	Exemption
Earrings, watch, costume jewelry, wedding ring	735 ILCS 5/12-1001(b)	\$ 75	\$ 75
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 2,000	\$ 2,000
25. Autos, Truck, Trailers and other vehicles and accessories.	705 II 00 5/40 4004/5)	r 2.400	0 0 100
2002 Toyota Rav4	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 4,000	\$ 6,400

Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number	Codebtor	H W J	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Jnliquidated	Disputed	Amount of Claim Without Deducting	Unsecured Portion, If Any
1	(See Instructions Above) TCF Banking & Savings Attn: Bankruptcy Dept. 801 Marquette Ave Minneapolis MN 55402 Acct No.: 9208900068338001		J	Dates: 2007-2008 Nature of Lien: Mortgage - Second Market Value: Intention: Surrender *Description: 4043 West Wainwright Oak Lawn, IL 60453 -(Debtors primary residence)		<u> </u> 5		\$ 17,187	\$ 17,187
2	2 TCF Banking & Savings Attn: Bankruptcy Dept. 801 Marquette Ave Minneapolis MN 55402 Acct No.: 9208900068418001		J	Dates: 2007-2008 Nature of Lien: Mortgage Market Value: \$ 270,000 Intention: Surrender *Description: 4043 West Wainwright Oak Lawn, IL 60453				\$ 251,891	\$ 251,891

Total

\$ 269,078 | \$ 269,078

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 15 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Medina and Rosa Maria Medina, Debtors

In re

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol a drug or another substance 11 U.S.C. § 507(a)(10)

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

PFG Record # 381752 B6E (Official Form 6E) (12/07) Page 1 of 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Medina and Rosa Maria Medina, Debtors

In re

In	cluding Zip Code	e, Mailing Address e and Account Number ructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	nount Claim	Eı	mount ntitled to riority
	IL Dept of He Attn: Bankruptc 509 S. 6th St. Springfield IL 62	y Dept.		Н	Reason: Child Support Dates:				\$ 2,690	\$	2,690
	Account No.	229P20050170000									
	Total Amount of Unsecured Priority Claims \$ 2.690 \$ 2.690										

(Report also on Summary of Schedules)

B6E (Official Form 6E) (12/07) Page 2 of 2

\$ 2,690

\$ 2,690

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 17 of 40

Document Page 17 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jose Medina and Rosa Maria Medina / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of laim
1	Lane Bryant/WFNNB Bankruptcy Department PO Box 659728 San Antonio TX 78265 Acct #: 6978000014490739			Dates: 2006 Reason: Credit Card or Credit Use				\$ 725
2	New York & Company/WFNNB Bankruptcy Department PO Box 659728 San Antonio TX 78265 Acct #: 568 035674			Dates: 2007 Reason: Credit Card or Credit Use				\$ 225
3	Old Navy Bankruptcy Department PO Box 530942 Atlanta GA 30353 Acct #: 6018596231979273			Dates: 2005 Reason: Credit Card or Credit Use				\$ 350

Record # 381752 B6F (Official Form 6F) (12/07) Page 1 of 2

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 18 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
4	Sears Credit Cards Bankruptcy Department PO Box 183081 Columbus OH 43218 Acct #: XXXXX1440		w	Dates: 2007 Reason: Credit Card or Credit Use				\$ 6,600	
5	Sears Credit Cards Bankruptcy Department PO Box 183081 Columbus OH 43218 Acct #: XXXXX1440		w	Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,050	
6	TCF National Bank Bankruptcy Dept 800 Burr Ridge Parkway Burr Ridge IL 60521 Acct #: 826887			Dates: 2007 Reason:				\$ 1,025	

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

ACC International Bankruptcy Department 919 Estes Court Schaumburg IL 60193-4436

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 9,975.00

B6F (Official Form 6F) (12/07) Page 2 of 2

Document Page 19 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 381752 B6G (Official Form 6G) (12/07) Page 1 of 1

Document Page 20 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

_	

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 381752 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Married	daughter, 14 daughter, 10 son, 9								
	DEBTOR EMPLOYMENT	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT							
Occupation:	Unemployed	Administrative							
Name of Employer:		Prairie Packaging							
Years Employed		Approx. 2 Years							
Employer Address:		1701 W. 79th St.							
City, State, Zip	,	Bridgeview, IL 60455							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 2,753.22			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 0.00	\$ 2,753.22			
4. LESS PAYROLL DEDUCTIONS		·			
a. Payroll Taxes and Social Security	\$ 0.00	\$ 256.22			
b. Insurance	\$ 0.00	\$ 320.26			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 24.22			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 600.70			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 2,152.52			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
8. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00			
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income & &	\$ 0.00	\$ 0.00			
Unemployment Income	\$ 1,720.59	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,720.59	\$ 2,152.52			
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 3,873.11				
if there is only one debtor repeat total reported on line 15.)	Papert also an Summary of Schadules and if applicable on Statistical Summary				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 381752 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKER PTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

CONTENDED OF THE PROPERTY OF T	.
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. F payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,500.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	+ 1,00000
. Utilities: a. Electricity and Heating Fuel	\$ 275.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 150.00
d. Other Home Phone and Cable Television	\$ 125.00
Home Maintenance (repairs and upkeep)	\$ -
Food	\$ 700.00
. Clothing	\$ 100.00
. Laundry and Dry Cleaning	\$ 70.00
. Medical and Dental Expenses	\$ 50.00
Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 391.00
Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 60.00
0. Charitable Contributions	\$ -
Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ 13.00
b. Life c. Health	\$-
d. Auto	\$ 72.00
e. Other	\$-
Taxes (not deducted from wages or included in home mortgage payments)	φ-
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
3. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	•
a. Auto	\$ -
b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
4. Alimony, maintenance and support paid to others	\$ -
5. Payments for support of additional dependents not living at your home	\$ -
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
7. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	4045.00
\$295.00 \$20.00 \$0.00 \$- \$-	\$315.00
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 	\$ 3,871.0
Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None	this documer
0. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 3,873.11
b. Average monthly expenses from Line 18 above	\$ 3,871.00
c. Monthly net income (a. minus b.)	\$ 2.11
d. Total amount to be paid into plan monthly	\$ -
acord #: 381752 B6J (Official Form 6J) (12/07)	Page 1 c

Record #: 381752 B6J (Official Form 6J) (12/07) Page 1 of 1

Page 23 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	07/08/2009	/s/ Jose Medina	X Date & Sign
		Jose Medina	
Dated:	07/08/2009	/s/ Rosa Maria Medina	X Date & Sign
		Rosa Maria Medina	
	if joint case, both	spouses must sign. If NOT a joint case the joint debtor will NOT a	appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

B6 Declaration (Official Form 6-Declaration) (12/07)

PFG Record #

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 24 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$0 2008: \$22,680 2007: \$15,000	Employment	
Spouse		
AMOUNT	SOURCE	

Document Page 25 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

STATEMENT OF FINANCIAL AFFAIRS			
Spouse			
AMOUNT	SOURCE		
2009: \$1,376/S 2008: \$28,053 2007: \$24,237	Employment		
02. INCOME OTHER THAN FRO	M EMPLOYMENT OR OPERATION O	BUSINESS:	
the two years immediately preced spouse separately. (Married debto	ved by the debtor other than from emploing the commencement of this case. Gors filing under chapter 12 or chapter 13 eparated and a joint petition is not filed.	ve particulars. If a joint petition is f 8 must state income for each spous	iled, state income for each
AMOUNT	SOURCE		
2009: \$1,720/m 2008: \$0 2007: \$0	Unemployment		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS Complete a. or b. as appropriate,			
a. INDIVIDUAL OR JOINT DEBT services, and other debts to any covalue of all property that constitute that were made to a creditor on account an approved nonprofit budgeting a	OR(S) WITH PRIMARILY CONSUMER reditor made within 90 days immediate es or is affected by such transfer is not ecount of a domestic support obligation and creditor counseling agency. (Marries whether or not a joint petition is filed	y proceeding the commencement less than \$600.00. Indicate with a or as part of an alternative repayned debtors filing under chapter 12	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan by or chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 26 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

for Whose Benefit Property

was Seized

STATEMENT OF FINANCIAL AFFAIRS NONE b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 X days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Amount Paid or Value of Amount Name and Address Dates of of Creditor Payment/Transfers **Transfers** Still Owing NONE c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Creditor Amount Paid or Value of Amount Dates Still Owing & Relationship to Debtor of Payments Transfers 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **STATUS** CAPTION OF **NATURE** COURT SUIT AND OF AGENCY OF OF AND LOCATION DISPOSITION CASE NUMBER **PROCEEDING Circuit Court of Cook** TCF National Bank v. **Foreclosure** Pending County, Chancery Division Jose and Rosa Medina 09 CH 17912 NONE 04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Date Description

PFG Record # 381752 B7 (Official Form 7) (12/07) Page 3 of 12

and Value

of Property

of

Seizure

Document Page 27 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

CTATEMENT	OF FINANCIAL	VEEVIDE
SIAICINICINI	UF FINANCIAL	ALLAIKO

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE X

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

NONE X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Relationship to Debtor,

Date of

Description and Value

Organization

If Any

Gift

of Gift

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 28 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Payment/Value:

\$2.800.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 \$50.00

PFG Record # 381752

B7 (Official Form 7) (12/07) Page 5 of 12

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 29 of 40

Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Institution Final Balance Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Access to Box or depository Description of Surrender, if Any

PFG Record # 381752 B7 (Official Form 7) (12/07) Page 6 of 12

Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

	TATEMENT OF F	INANCIAL AFFAIRS	
13. SETOFFS:			
, ,	under chapter 12 or chapter 13 n	t or deposit of the debtor within 90 days nust include information concerning eithe bint petition is not filed.)	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD FO	OR ANOTHER PERSON:		
List all property owned by another p	person that the debtor holds or co	ontrols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DEBTOR	R(S):		
15. PRIOR ADDRESS OF DEBTOR If debtor has moved within three (3) occupied during that period and vac	years immediately preceding the	e commencement of this case, list all pre t of this case. If a joint petition is filed, re	
15. PRIOR ADDRESS OF DEBTOR If debtor has moved within three (3) occupied during that period and vac of either spouse.	years immediately preceding the cated prior to the commencemen Name	t of this case. If a joint petition is filed, rep Dates of	
15. PRIOR ADDRESS OF DEBTOR If debtor has moved within three (3) occupied during that period and vac of either spouse. Address 5219 S Troy St	years immediately preceding the cated prior to the commencemen	t of this case. If a joint petition is filed, rep	
15. PRIOR ADDRESS OF DEBTOR If debtor has moved within three (3) occupied during that period and vac of either spouse. Address	years immediately preceding the cated prior to the commencemen Name Used	t of this case. If a joint petition is filed, rep Dates of Occupancy	
15. PRIOR ADDRESS OF DEBTOR If debtor has moved within three (3) occupied during that period and vac of either spouse. Address 5219 S Troy St Chicago IL 60632-2113 6718 S Tripp Ave	years immediately preceding the cated prior to the commencemen Name Used Same Same	Dates of Occupancy FROM 3/1995 To 9/2008	
15. PRIOR ADDRESS OF DEBTOR If debtor has moved within three (3) occupied during that period and vac of either spouse. Address 5219 S Troy St Chicago IL 60632-2113 6718 S Tripp Ave Chicago IL 60629-5744 16. SPOUSES and FORMER SPOUR SPOUR SPOUSES AND FORMER SPOUR SPOUSES AND FORMER SPOUR SPOUSES AND FORMER SPOUR SPOUSES AND FORMER SPOUR S	Name Used Same Same USES: Community property state, communetto Rico, Texas, Washington, of	Dates of Occupancy FROM 3/1995 To 9/2008	port also any separate add Arizona, California, Idaho, ediately preceding the

PFG Record # 381752 B7 (Official Form 7) (12/07) Page 7 of 12

Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

number.

Name and Address of

Governmental Unit

Jose Medina and Rosa Maria Medina, Debtors

LITTING THIS LITTING OF	RMATION:		
For the purpose of this question	on, the following definitions apply:		
toxic substances, wastes or m	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ing the cleanup of the these substances, w	ground water, or other medium, i	
	ility, or property as defined under any Envir ing, but not limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned o
"Hazardaya matarial" maana (anything defined as a hazardous waste, ha	ardous or toxic substances pollu	itant, or contaminant, etc. u
	,		
environmental Law.	,		, , , , , , , , , , , , , , , , , , , ,
	,		
	,		
environmental Law. 17a. List the name and addres or potentially liable under or in	ss of every site for which the debtor has rec violation of an Environmental Law. Indicat	eived notice in writing by a gover	nmental unit that it may be l
environmental Law. 17a. List the name and addres or potentially liable under or in	ss of every site for which the debtor has rec	eived notice in writing by a gover	nmental unit that it may be l
environmental Law. 17a. List the name and addres or potentially liable under or in Environmental Law:	ss of every site for which the debtor has rec violation of an Environmental Law. Indicat	eived notice in writing by a gover the governmental unit, the date	nmental unit that it may be l of the notice, and, if known
environmental Law. 17a. List the name and addres or potentially liable under or in Environmental Law: Site Name and Address	ss of every site for which the debtor has rec violation of an Environmental Law. Indicat Name and Address	eived notice in writing by a gover e the governmental unit, the date Date of Notice	nmental unit that it may be l of the notice, and, if known Environmental Law
environmental Law. 17a. List the name and addres or potentially liable under or in Environmental Law: Site Name and Address 17b. List the name and addres	es of every site for which the debtor has rec violation of an Environmental Law. Indicat Name and Address of Governmental Unit	eived notice in writing by a gover the governmental unit, the date Date of Notice	nmental unit that it may be l of the notice, and, if known Environmental Law
environmental Law. 17a. List the name and addres or potentially liable under or in Environmental Law: Site Name and Address 17b. List the name and addres	ss of every site for which the debtor has reconviolation of an Environmental Law. Indicate Name and Address of Governmental Unit	eived notice in writing by a gover the governmental unit, the date Date of Notice	nmental unit that it may be l of the notice, and, if known Environmental Law

PFG Record # 381752 B7 (Official Form 7) (12/07) Page 8 of 12

Status of

Disposition

Docket

Number

Filed 07/23/09 Case 09-26699 Doc 1 Entered 07/23/09 18:21:56 Desc Main Page 32 of 40 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE

18 NATURE, LOCATION AND NAME OF BUSINESS

Name & Last Four Digits of

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

Beginning

	Soc. Sec. No./Complete EIN or		of	and
	Other TaxPayer I.D. No.	Address	Business	Ending Dates
X	b. Identify any business listed in su	ubdivision a., above, that is "single a	asset real estate" as defined in 11 USC	101.
	Name	Address		

NONE X

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

account and records, or preparation of the debtor. If any of the book name Name Name 19d. List all financial institutio	ared a financial statement of the debtor. Address		
19c. List all firms or individual of the debtor. If any of the book . Name	Is who at the time of the commencement o oks of account and records are not availab Address	Rendered f this case were in possession of the books of a le, explain.	account and reco
of the debtor. If any of the book. Name 19d. List all financial institutio	oks of account and records are not availab . Address	le, explain.	account and reco
19d. List all financial institutio			
	ons, creditors and other parties, including m		
Name and Address	vo (2) years immediately preceding the con Date Issued	nmencement of this case.	
20. INVENTORIES List the dates of the last two in the dollar amount and basis of		e of the person who supervised the taking of e	ach inventory, a
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
b. List the name and address Date of Inventory	of the person having possession of the re- Name and Addresses of Custodian of Inventory Records	cords of each of the inventories reported in a.,	above.
21. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREH	OLDERS:	
a. If the debtor is a partnershi	ip, list nature and percentage of interest of	each member of the partnership. Percentage of	

Document Page 34 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	SIAIEMENI UF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, controls, or holds 5% or more of t		corporation; and each stockholder who directly o e corporation.	r indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFI	CERS, DIRECTORS AND SHAR	EHOLDERS:	
f the debtor is a partnership, list t	he nature and percentage of part	nership interest of each member of the partnersh	nip.
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, mmediately preceding the common Name and Address		e relationship with the corporation terminated wit Date of Termination	hin one (1) year
·	rporation, list all withdrawals or d	N BY A COPORATION: istributions credited or given to an insider, includ y other perquisite during one year immediately p	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GRO	JP:		
•		entification number of the parent corporation of an use within six (6) years immediately preceding the	

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 35 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund

TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/08/2009 /s/ Jose Medina

Jose Medina

X Date & Sign

Dated: 07/08/2009

/s/ Rosa Maria Medina

X Date & Sign

Rosa Maria Medina

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 36 of 40

Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: TCF Banking & Savings Attn: Bankruptcy Dept. 801 Marquette Ave Minneapolis MN 55402	Describe Property Securing Debt: 4043 West Wainwright Oak Lawn, IL 60453 -(Debtors primary residence)
Property will be (check one):	
■Surrendered □I	Retained
If retaining the property, I intend to (check at I	least one):
□Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	1
Creditor's Name: TCF Banking & Savings Attn: Bankruptcy Dept. 801 Marquette Ave Minneapolis MN 55402	Describe Property Securing Debt: 4043 West Wainwright Oak Lawn, IL 60453
Property will be (check one):	-
■Surrendered □I	Retained
If retaining the property, I intend to (check at I	least one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

Document Page 37 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 0	
Lessor's Name: NONE	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 07/08/2009 /s/ Jose Medina

Jose Medina

X Date & Sign

Dated: 07/08/2009

/s/ Rosa Maria Medina

X Date & Sign

Rosa Maria Medina

Case 09-26699 Doc 1 Filed 07/23/09 Entered 07/23/09 18:21:56 Desc Main Document Page 38 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jose Medina and Rosa Maria Medina, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$2,800
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	_	\$2,800
	The Filing Fee has been paid.	Balance Due	\$0
2.	The source of the compensation paid to me was:		

- - Debtor(s) Other: (specify)
- The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ David M. Lulkin 07/23/2009 Dated:

> Attorney Name: David M. Lulkin LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6290094

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

381752

Jose Medina, and Rosa Maria Medina, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign /s/ Jose Medina Dated: 07/08/2009

Jose Medina

X Date & Sign

Dated: 07/08/2009 /s/ Rosa Maria Medina Rosa Maria Medina

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Docu Jose Medina and Rosa Maria Medina, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Jose Medina Sign & Date Dated: 07/08/2009 Here Jose Medina /s/ Rosa Maria Medina 07/08/2009 Sign & Date Dated: Rosa Maria Medina Here /s/ David M. Lulkin 07/23/2009 Dated: Attorney: David M. Lulkin Bar No: 6290094

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